"THE STUDY ON THE ROLE OF MICROFINANCE EMPOWERING THE WOMEN IN VALAICHENAI"



SATHANANTHAN SURESHKARAN



DEPARTMENT OF MANAGEMENT
FACULTY OF COMMERCE AND MANAGEMENT
EASTERN UNIVERSITY, SRI LANKA

ABSTRACT

The study is a critical examination of the role of Micro Finance Institutions in the Empowerment of the women in Valaichenai. The general objective of the study is to assess and evaluate the contribution of microfinance institutions to the empowerment women with particular emphasis on women in the rural of areas.

In olden days women were mainly rendering services to the family members particularly to the husband and children. So women were not allowed to go outside for earning income. In most areas they were not allowed even to go for higher education. It faces many problems to generate income to the rural mass. Due to climate, rainfall failure and some other reasons the farmers do not generate adequate income to meet their family needs and suffer a lot most of the time except during harvest. The villages strive hard to run their family and to satisfy their children's requirements. Due to this reason the women started to generate income. At present women contribute much for the development of all sectors of the country. Employment gives economic status to women. Economic status increases social status and thereby empowerment. By keeping this view all the governments try to improve the status of women in all possible ways. Micro finance is considered as the main channel for generating income to the women in all areas particularly in rural and semi-urban areas.

However, both primary and secondary data was used in gathering information for the study. The secondary data came as a review of documented materials, while the primary data was obtained with the help of questionnaire and were administered to the women with the help of the researcher, who helped the uneducated ones to fill the questionnaire by explaining the questions to them. A total of 150 questionnaires were distributed. Simple statistical techniques such as descriptive statistics including tables, graphical presentations such as line graph and bars were in analyzing and summarizing the data.

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